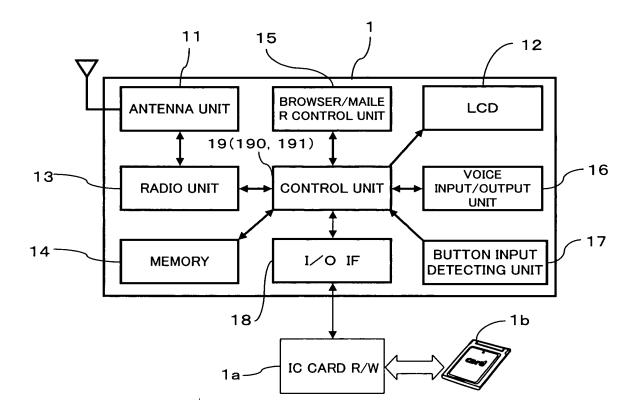
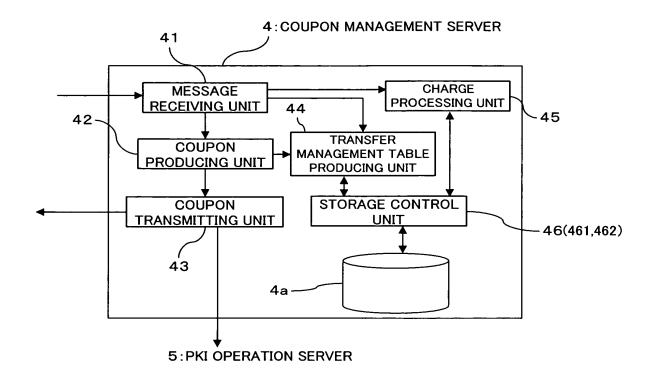
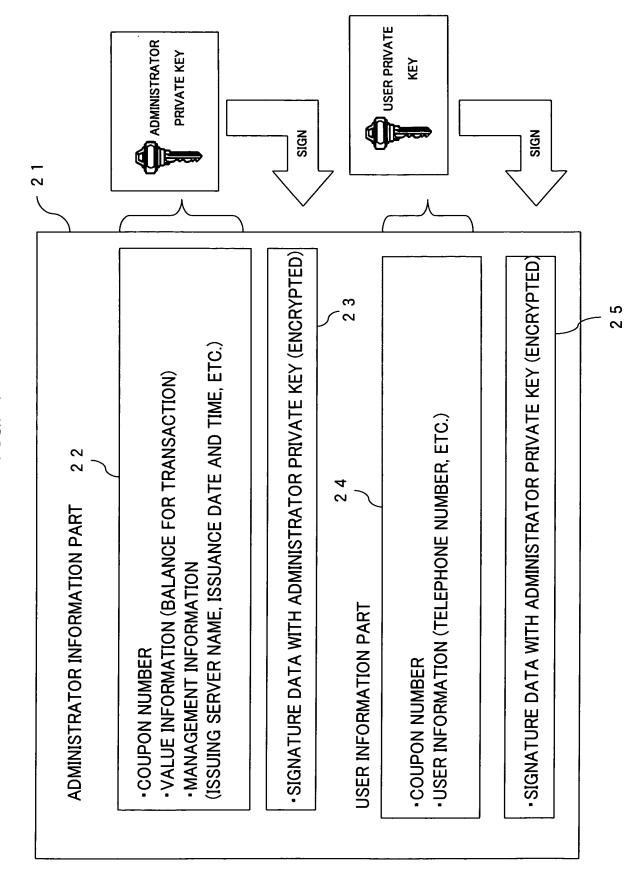
FIG. 2





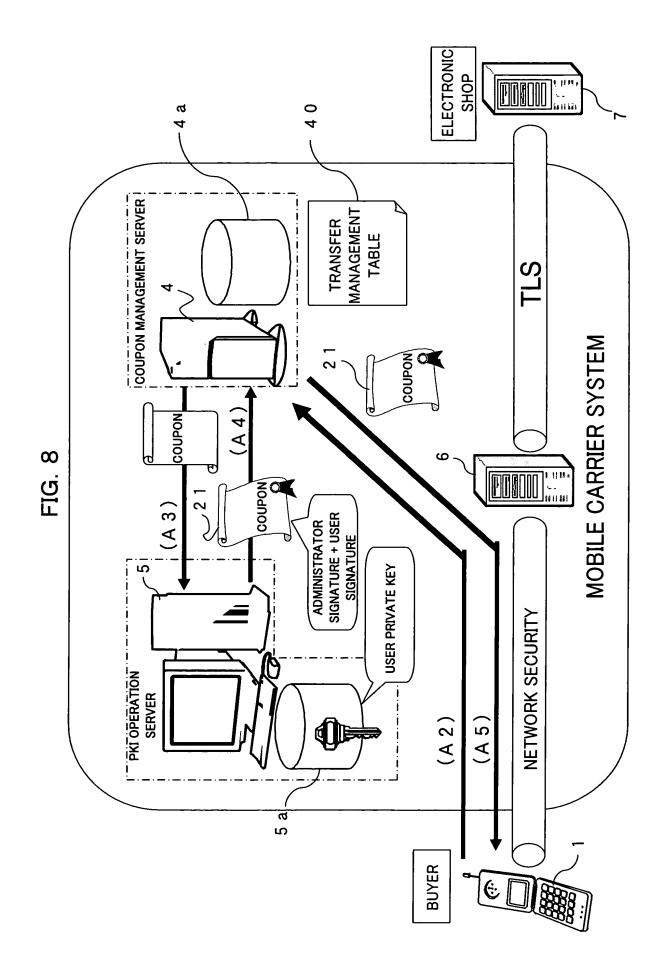


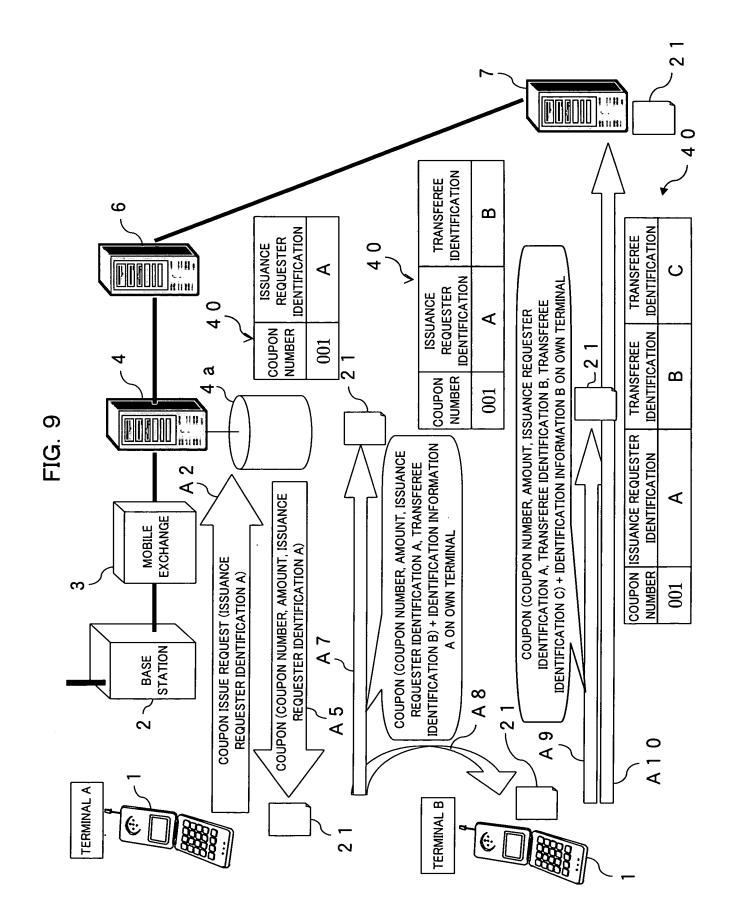
51

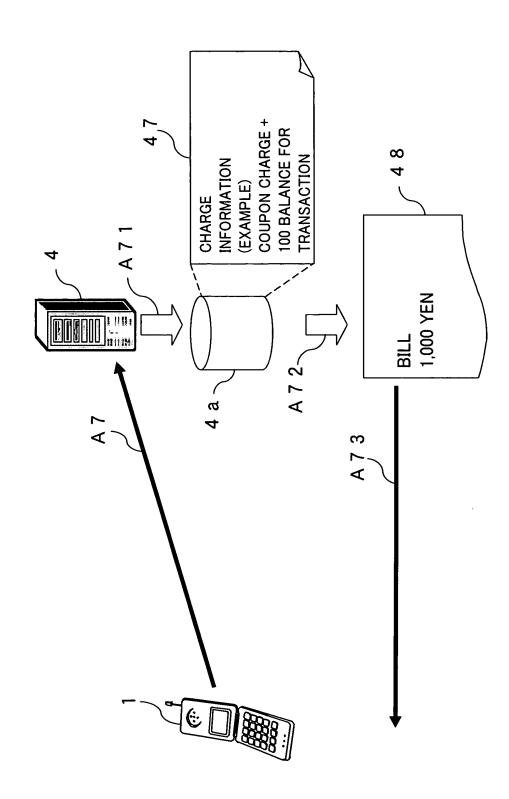
USER PRIVATE KEY (INFORM	USER PRIVATE KEY (INFORMATION) MANAGEMENT TABLE
USER TELEPHONE NUMBER 1	USER PRIVATE KEY INFORMATION
USER TELEPHONE NUMBER 2	USER PRIVATE KEY INFORMATION
	•••••
USER TELEPHONE NUMBER M	USER PRIVATE KEY INFORMATION

FIG. 6

TRANSFER MANAGEMENT TABLE
COUPON NUMBER
TERM OF VALIDITY OF COUPON
STATUS OF COUPON (ISSUED, TEMPORARILY TRANSFERRED, TRANSFERRED, DURING COMMUNICATION)
ISSUANCE REQUESTER (TELEPHONE NUMBER OR SHOP NUMBER)
TRANSFEREE (TELEPHONE NUMBER OR SHOP NUMBER)
TRANSFER NUMBER
COUPON N







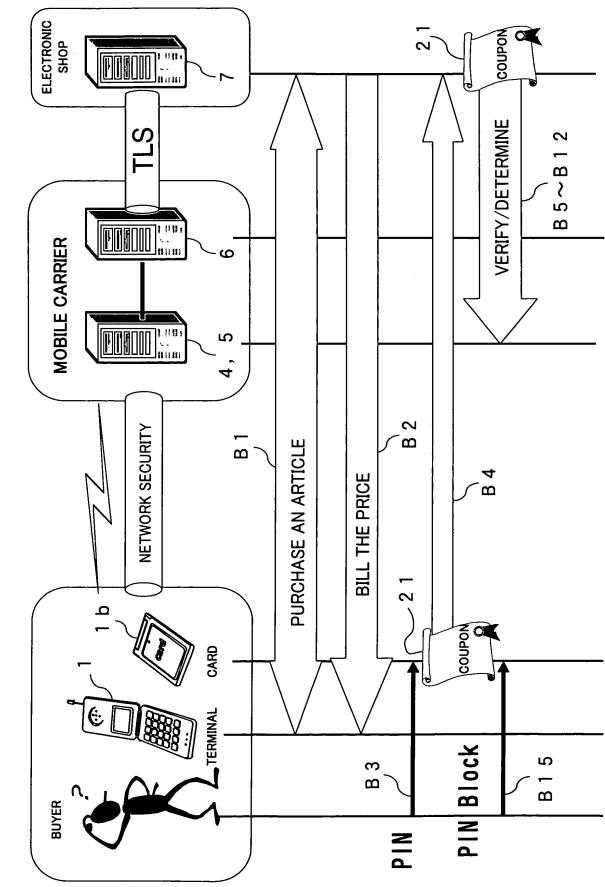


FIG. 11

